

EXHIBIT A

Commonwealth of Massachusetts

SUFFOLK, ss.



Delivered this 21 day of July, 2009
JACK F. ABERCIA, Constable
Precinct #1, Henn County
By Deputy July 10, 09

SUPERIOR COURT DEPARTMENT
OF THE TRIAL COURT
CIVIL ACTION

RECEIVED

09-2022

JUL 21 2009

No. _____

Litton Loan Servicing LLC
Legal Department

Chandra Joseph-Lacet, Plaintiff(s)

Countrywide HomeLoans, Litton Loan Servicing and
Bank of America, Defendant(s)

SUMMONS

To the above-named Defendant: Litton Loan Servicing

You are hereby summoned and required to serve upon Javan J. Lacet of the Law Office of Javan J. Lacet, plaintiff's attorney, whose address is 30 Cedar Street, Mattapan, MA 02126, an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. You are also required to file your answer to the complaint in the office of the Clerk of this court at Boston either before service upon plaintiff's attorney or within a reasonable time thereafter.

Unless otherwise provided by Rule 13(a), your answer must state as a counterclaim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will thereafter be barred from making such claim in any other action.

Witness, Barbara J. Rouse, Esquire, at Boston, the 1st day of July, in the year of our Lord two thousand Nine.

Michael Joseph Donovan

Clerk/Magistrate

NOTES.

1. This summons is issued pursuant to Rule 4 of the Massachusetts Rules of Civil Procedure.
2. When more than one defendant is involved, the names of all defendants should appear in the caption. If a separate summons is used for each defendant, each should be addressed to the particular defendant.
3. TO PLAINTIFF'S ATTORNEY: PLEASE CIRCLE TYPE OF ACTION INVOLVED
(1) TORT — (2) MOTOR VEHICLE TORT — (3) CONTRACT — (4) EQUITABLE RELIEF — (5) OTHER

County of Suffolk
The Superior Court

CIVIL DOCKET # SUCV2009-02022-B
Courtroom CtRm 306, 3 Pemberton Square, Boston

RE: **Lacet v Countrywide Home Loans et al**
TO:

Jovan J Lacet, Esquire
76 Blue Hills Pkwy
Milton, MA 02186

SCHEDULING ORDER FOR F TRACK

You are hereby notified that this case is on the track referenced above as per Superior Court Standing Order 1-88. The order requires that the various stages of litigation described below must be completed not later than the deadlines indicated, and case shall be resolved and judgment shall issue **03/05/2011**.

STAGES OF LITIGATION	SERVED BY	FILED BY	HEARD BY
Service of process made and return filed with the Court	08/12/2009	08/12/2009	
Response to the complaint filed (also see MRCP 12)		09/11/2009	
All motions under MRCP 12, 19, and 20	09/11/2009	10/11/2009	11/10/2009
All motions under MRCP 15	09/11/2009	10/11/2009	11/10/2009
All discovery requests and depositions served and non-expert depositions completed	03/10/2010		
All motions under MRCP 56	04/09/2010	05/09/2010	
Final pre-trial conference held and/or firm trial date set			09/06/2010
Case shall be resolved and judgment shall issue by 03/05/2011			03/05/2011

The final pre-trial deadline is not the scheduled date of the conference.

You will be notified of that date at a later time.

Counsel for plaintiff must serve this tracking order on defendant before the deadline for filing return of service.

Dated: 05/21/2009

Michael Joseph Donovan
Clerk of the Court

Telephone: 617-788-8141

CIVIL ACTION COVER SHEET		TRIAL COURT OF MASSACHUSETTS SUPERIOR COURT DEPARTMENT COUNTY: SUFFOLK	DOCKET NO. 09-2022-B
TYPE PLAINTIFF(S) NAME	TYPE DEFENDANT(S) NAME		
Chandra Joseph-Lacet		Countrywide Home Loans, Litton Loan Servicing Bank of America	

Type Plaintiff's Attorney name, Address, City/State/Zip
 Phone Number and BBO#

Type Defendant's Attorney name, Address, City/State/Zip
 Phone Number and BBO#

Jovan J. Lacet, Esq. BBO# 635964
 Law Offices of Jovan J. Lacet
 30 Cedar Street
 Mattapan, MA 02126 617-698-9960

MAY 14 2009

SUPERIOR COURT - CIVIL
 MICHAEL JOSEPH DONOVAN
 CLERK / REGISTRAR

RECEIVED

TYPE OF ACTION AND TRACK DESIGNATION (See reverse side)		
CODE NO.	TYPE OF ACTION (specify)	TRACK
A99:	Breach of Contract MGL c 93A claim	F
IS THIS A JURY CASE?		
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		

The following is a full, itemized and detailed statement of the facts on which plaintiff relies to determine money damages. For this form, disregard double or treble damage claims; indicate single damages only.

TORT CLAIMS (Attach additional sheets as necessary)		
A.	Documented medical expenses to date:	
1.	Total hospital expenses	\$ _____
2.	Total doctor expenses	\$ _____
3.	Total chiropractic expenses	\$ _____
4.	Total physical therapy expenses	\$ _____
5.	Total other expenses (describe)	\$ _____
		Subtotal, \$ _____
B.	Documented lost wages and compensation to date	\$ _____
C.	Documented property damages to date	\$ _____
D.	Reasonably anticipated future medical expenses	\$ _____
E.	Reasonably anticipated lost wages and compensation to date	\$ _____
F.	Other documented items of damages (describe)	\$ _____
G.	Brief description of plaintiff's injury, including nature and extent of injury (describe)	
Total \$ _____		

CONTRACT CLAIMS (Attach additional sheets as necessary)		
<p>Provide a detailed description of claim(s): Defendant violated Massachusetts and Federal predatory lending laws by contracting with and providing Plaintiff two mortgage loans for two separate properties with high interest rates and other fraudulent and bad faith factors.</p> <p>Three Million Dollars TOTAL \$3,000,000.00</p> <p>PLEASE IDENTIFY, BY CASE NUMBER, NAME AND COUNTY, ANY RELATED ACTION PENDING IN THE SUPERIOR COURT DEPARTMENT</p>		

"I hereby certify that I have complied with the requirements of Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 5:18) requiring that I provide my clients with information about court-connected dispute resolution services and discuss with them the advantages and disadvantages of the various methods."

Signature of Attorney of Record
 A.O.S.C. 3-2007

Date: 5/14/2009

COMMONWEALTH OF MASSACHUSETTS

SUFFOLK, ss.

SUPERIOR COURT

CIVIL ACTION NO.:

09-2022 - B

CHANDRA JOSEPH-LACET)

Plaintiff)

vs.)

COUNTRYWIDE HOME LOANS,)

LITTON LOAN SERVICING, &)

BANK OF AMERICA)

Defendants)

RECEIVED

MAY 14 2009

SUPERIOR COURT - CIVIL
MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE

COUNSEL'S NOTICE OF REPRESENTATION AND APPEARANCE

Please note Jovan J. Lacet, Esquire from the below address as attorney of record for plaintiff, Chandra Joseph-Lacet.

Respectfully submitted,



Jovan J. Lacet, BBO #: 635964
Law Offices of Jovan J. Lacet
30 Cedar Street
Mattapan, MA 02126
(617) 698-9900 Telephone
(617) 698-9901 Facsimile

May 14, 2009

COMMONWEALTH OF MASSACHUSETTS

SUFFOLK, ss.

SUPERIOR COURT
CIVIL ACTION NO.:

CHANDRA JOSEPH-LACET
Plaintiff

)
vs.
)
COUNTRYWIDE HOME LOANS,
LITTON LOAN SERVICING, &
BANK OF AMERICA
Defendants

09-2022 - B

COMPLAINT

RECEIVED

MAY 14 2009

SUPERIOR COURT, CIVIL
MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE

PARTIES

1. The plaintiff, Chandra Joseph-Lacet, is an individual residing at 30 Cedar Street, Mattapan, district of Boston, Suffolk County, Massachusetts 02126.
2. The defendant, Countrywide Home Loans, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 6400 Legacy Drive, PTX-320, Plano, TX 75024.
3. The defendant, Litton Loan Servicing, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 4828 Loop Central Drive, Houston, TX 77081.
4. The defendant, Bank of America, conducts mortgage loan business in the Commonwealth of Massachusetts. Defendant has a usual place of business at 100 Federal Street, Boston, MA 02110.

COUNT I

Breach of Contract

5. On or about June 2003, plaintiff contacted defendant/Countrywide Home Loans for a mortgage loan to purchase a home at 76 Blue Hills Parkway, Milton, MA 02186.
6. Defendant/Countrywide Home Loans persuaded plaintiff to refinance her then current mortgage on her 30 Cedar Street, Mattapan, MA home on or about June or July 2003 for \$267,400.00.

7. Defendant/Countrywide Home Loans provided plaintiff a mortgage on the 76 Blue Hills Parkway, Milton, MA home on or about August 2003 for 360,000.00.
8. Plaintiff attempted to obtain a traditional mortgage loan at the better interest rate of or about four percent interest rate for both mortgage loans obtained by defendant/Countrywide Home Loans.
9. Defendant/Countrywide Home Loans deceived plaintiff and informed plaintiff that plaintiff did not qualify for a traditional loan with Countrywide Home Loans regular mortgage department due to plaintiff's credit scores and instead plaintiff would have to obtain the mortgage loan through Countywide Spectrum at a higher interest rate, point cost and closing cost.
10. Defendant/Countrywide Home Loans deceived plaintiff and provided plaintiff two predatory mortgage loans with higher interest rates and other payments.
11. After plaintiff obtained the two mortgage loans from defendant/Countrywide Home Loans, defendant/Countrywide Home Loans managed plaintiff's mortgage loans under bad faith, unfair, deceptive and predatory practices. Among other things, defendant/Countrywide Home Loans charged and collected extra escrow funds from plaintiff without plaintiff's permission. Defendant/Countrywide Home Loans continued to pay for plaintiff's home insurance policies after plaintiff informed defendant/Countrywide Home Loans that plaintiff would herself maintain and pay the home insurance policies.
12. On or about August 1, 2008, defendant/Countrywide Home Loans assigned the 76 Blue Hills Parkway, Milton, MA 02186 mortgage loan to defendant/Litton Loan Servicing.
13. Defendant/Litton Loan Servicing accepted the assignment of the 76 Blue Hills Parkway mortgage loan from defendant/Countrywide Home Loans although defendant/Litton Loan Servicing knew or should have known that said mortgage loan was a predatory mortgage loan that violated plaintiff's consumer rights and Massachusetts and federal laws.
14. Defendant/Litton Loan Servicing accepted the assignment of said mortgage loan because defendant/Litton Loan Servicing knew or should have known that the mortgage loan was a distressed mortgage loan and defendant/Litton Loan Servicing was only concerned about making money as a result of the distressed mortgage loan.
15. Defendant/Litton Loan Servicing was not concerned about any monetary losses or other damages that plaintiff had or would suffer due to the distressed and predatory conditions of the mortgage loan.

16. Within the past twenty-four months to date, defendants constantly called plaintiff in an attempt to collect monthly payments toward the predatory mortgage loans although plaintiff, by her attorney, informed defendants by phone and in writing not to call plaintiff regarding the collection of payments toward either mortgage loans.
17. Defendant/Bank of America purchased defendant/Countrywide Home Loans and therefore was assigned and/or became the owners of defendant/Countrywide Home Loans mortgages for at least one year to two years during defendant/Countrywide Home Loans' above actions against plaintiff.
18. Defendant/Bank of America purchased defendant/Countrywide Home Loans although it knew or should have known that defendant/Countrywide Home Loans was in the business of conducting predatory lending.
19. Defendant/Bank of America has not stopped defendant/Countrywide Home Loans' predatory lending practices. If anything, defendant/Bank of America, who now manages many, if not all, of defendant/Countrywide Home Loans' mortgages, continues to conduct many of defendant/Countrywide Home Loans' predatory lending practices against plaintiff.
20. Plaintiff has suffered severe financial losses as a result of defendants' above actions.

WHEREFORE, the plaintiff demands judgment against the defendants on Count I, plus interest and costs of this action.

**COUNT II
BAD FAITH, UNFAIR AND DECEPTIVE ACTS IN VIOLATION OF
M.G.L. c. 93A**

21. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 20 of this Complaint.
22. As a result of the facts stated in the aforementioned paragraphs, plaintiff, by her attorney, contacted defendant/Countrywide Home Loans on numerous occasions between August 20, 2006 and August 2008 in an attempt to rectify certain aspects of the predatory mortgage loans. Defendant/Countrywide Home Loans, by its agents, refused to acknowledge and rectify its predatory practices.
23. As a result of the facts stated in the aforementioned paragraphs, on or about August 18, 2008, by certified mail return receipt, plaintiff's attorney, Jovan J. Lacet, sent to defendant/Countrywide Home Loans a written demand for relief pursuant to Massachusetts General Laws Chapters 93A, identifying the claimant/plaintiff and reasonably describing the bad faith, unfair, deceptive and predatory acts and practices of defendant/Countrywide Home Loans and the damages suffered by plaintiff as a result. *See Exhibit A, Attorney Lacet's*

August 18, 2008 letter of representation to defendant/Countrywide Home Loans.

24. On or about September 2, 2008, defendant/Countrywide Home Loans replied to plaintiff's attorney's August 18, 2008 letter and reaffirmed defendant's decision that defendant/Countrywide Home Loans did not participate in any predatory acts and practices. *See Exhibit B, Defendant/Countrywide Home Loans' September 2, 2008 letter to plaintiff's attorney, Jovan J. Lacet.*
25. Defendants, to date, have not stopped defendants' bad faith, unfair, deceptive and predatory practices in the handling of plaintiff's mortgage loans.
26. The acts and practices of defendants, by their agents, described in the above paragraphs, constitute bad faith, unfair and deceptive acts and practices pursuant to Massachusetts General Laws Chapter 93A.
27. The actions of defendants, by their agents, described in the above paragraphs were performed willfully and knowingly.
28. As a direct and proximate result of the bad faith, unfair, deceptive and predatory acts and practices of the defendants, plaintiff incurred monetary damages and suffered emotional injuries.

WHEREFORE, the plaintiff demands judgment against defendants on Count II, plus interest and costs of this action. In addition, plaintiff respectfully requests that this Honorable Court imposes triple damages against defendants.

**COUNT III
VIOLATION OF M.G.L. c. 271, sec. 49 AND OTHER MASSACHUSETTS AND FEDERAL PREDATORY LENDING LAWS**

29. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 28 of this Complaint.
30. Defendants knowingly and fraudulently violated Massachusetts and federal predatory laws that clearly prohibit the mortgage loans conditions that defendants imposed upon plaintiff.

WHEREFORE, the plaintiff demands judgment against defendants on Count III, plus interest and costs of this action. In addition, to promote justice and equity, the plaintiff demands judgment in the amount of Three Million Dollars (\$3,000,000.00) against the defendants on Count III, plus interest and costs of this action. In addition, plaintiff respectfully requests that this Honorable Court imposes triple damages against defendants.

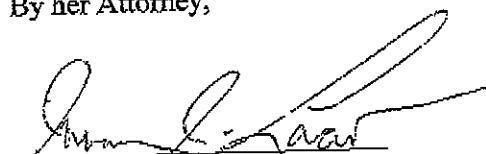
**COUNT IV
INFILCTION OF EMOTIONAL AND MENTAL DISTRESS**

31. Plaintiff repeats, realleges, and incorporates by reference as set forth hereto in their entirety Paragraphs 1 through 30 of this Complaint.
32. As a result of the bad faith, unfair, deceptive and predatory acts and practices of defendants, plaintiff suffered and continues to suffer from emotional and mental distress.

WHEREFORE, the plaintiff demands judgment against the defendants on Count IV, plus interest and costs of this action.

**PLAINTIFF DEMANDS A TRIAL BY JURY ON ALL COUNTS AND ISSUES OF
THIS COMPLAINT.**

Chandra Joseph-Lacet,
By her Attorney,



Jovan J. Lacet, Esquire
Law Offices of Jovan J. Lacet
30 Cedar Street
Mattapan, MA 02126
(617) 698-9900 Telephone
(617) 698-9901 Facsimile
BBO #: 635964

Dated: May 14, 2009

EXHIBIT A

Law Offices of Jovan J. Lacet

76 Blue Hills Parkway
Milton, MA 02186

JOVAN J. LACET
Attorney at Law

Tel. (617) 698-9900
Fax. (617) 698-9901

August 18, 2008

Two (2) Pages By Facsimile 805-520-5019, 800-658-0395, 972-608-6460, First Class Mail & Certified Mail Return Receipt, 70062760000457533542

Countrywide Home Loans, Inc.
SV-314B
P.O. Box 5170
Simi Valley, CA 93062-5170

**Re: Loans No.: 30784188 – 30 Cedar Street, Boston, MA 02126
33977226 – 76 Blue Hills Parkway, Milton, MA 02186**

Dear Sir/Madame:

Please be advised I represent the legal interest of Chandra Joseph-Lacet, my wife, and myself relative to the above captioned matter. Please consider this letter a written demand for relief pursuant to Massachusetts General Law, chapter 93A and other applicable Massachusetts and federal laws.

On or about July 2003, Ms. Chandra Joseph-Lacet and I contacted Countrywide Home Loans, Inc. for a mortgage loan to purchase the 76 Blue Hills Parkway, Milton, MA property. Based on our discussions with the Countrywide agents, on July 12, 2003, we refinanced the \$242,000.00 mortgage on our 30 Cedar Street, Boston, MA home with Countrywide and borrowed approximately an extra \$27,000.00 from the equity of the 30 Cedar Street, Boston home to use as down payment for the purchase of the 76 Blue Hills Parkway, Milton, MA home. On or about August 19, 2003, we conducted a purchase closing of the 76 Blue Hills Parkway, Milton home with a ninety percent finance mortgage of approximately \$360,000.00 from Countrywide.

During the refinancing of the 30 Cedar Street mortgage and purchasing of the 76 Blue Hills Parkway, Countrywide Home Loans informed Chandra and I that due to Chandra's credit score we would have to obtain the refinance and purchasing mortgages from their affiliated company, Countrywide Spectrum, at a higher interest rate and closing cost. As novice homeowners, we fell victim to Countrywide Home Loans' practices and agreed to the conditions that we now learn are predatory lending practices. Interest rates were as low as four percent at the time of our obtaining the Countrywide refinance and purchase mortgages. However, Countrywide informed us that the best interest rate we could obtain was 5.5 for the refinance mortgage and 6.0 for the purchasing mortgage and we had to obtain fifteen year mortgages for each mortgage in order to obtain said rates.

During the past five years, we have depleted all our lives savings, which also entails our 401k and retirement funds, in our attempt to pay the high monthly mortgages every month. We have incurred and paid thousands of dollars in late payment penalties and other related penalties since it has been very difficult to pay the then approximately \$2,500.00 and \$3,500.00 mortgages. The monthly mortgage payments are now approximately \$2,700.00 and \$3,700.00.

To minimize some of the financial burdens that Countrywide Home Loans have imposed on Chandra and I, we attempted to refinance the mortgages with Countrywide Home Loans and other finance companies. However, since Chandra's credit is damaged due to the number of late payments that were and are made on the mortgages in question, we were unable to refinance the mortgages. Chandra and I specifically and repeatedly explained our financial hardship situation to Countrywide. However, the conditions and solutions that Countrywide Home Loans presented are not realistic conditions and/or solutions that can be achieved by Chandra and I due to our financial hardship. Countrywide Home Loans has refused to refinance our mortgages. However, Countrywide is willing to take the balance of our mortgages payments in arrears and add the total to the principal balances and create higher monthly payments for the duration of the mortgages.

Please note that Countrywide Home Loans' actions in the above mortgages thus far have been conducted in bad faith and constitute predatory lending practices. In addition, it was a deceptive act of Countrywide Home Loans, by its agents, to deceive Chandra and I from as much money as possible in the shortest time as possible. Countrywide Home Loans did not have any interest and does not have any interest in correcting the financial predicaments that Chandra and I are now facing with the possible foreclosures of our properties. Please note that Countrywide Home Loans actions in the above captioned mortgages are clear violations of Massachusetts consumer protection laws and Massachusetts and Federal predatory lending laws.

I hereby demand that Countrywide Home Loans, Inc. immediately rectify their above predatory lending actions and refinance both the 30 Cedar Street, Boston, MA and 76 Blue Hills Parkway, Milton, MA mortgages at a very low interest rate for lower principle amounts than what is presently owed.

Under G.L. c. 93A, Countrywide Home Loans, Inc. has thirty (30) days from the date of delivery or mailing of this written demand for relief to make a written tender of a fair and equitable settlement offer. If such an offer is not made, Countrywide Home Loans may be held liable in court for up to three times the actual damages plus attorney's fees and costs.

If this case is not completely resolved within sixty days (60) days of August 18, 2008, my office will file suit against Countrywide Home Loans, Inc. on behalf of Chandra Joseph-Lacet and myself for damages exceeding two million dollars at Suffolk Superior Court, Boston, MA.

Thank you for your immediate attention to the above matter. I await your written response.

Sincerely,



Jovan J. Lacet

cc: Chandra Joseph-Lacet, File

EXHIBIT B

Prepared by: S. MAEOLNEY

UNIFORM RESIDENTIAL LOAN APPLICATION

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage	<input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Applied for:	<input type="checkbox"/> FHA <input type="checkbox"/> FmHA	30784188	
Amount	Interest Rate	No. of Months	Amortization
\$267,400.00	5.500 %	180	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): NonConf Fixed 15 Expanded Crt

Subject Property Address (street, city, state, ZIP) No. of Units
30 CEDAR ST, MATTAPAN, MA 02126 2
(Year Built)

Legal Description of Subject Property (attach description if necessary) 1974

SEE LEGAL DESCRIPTION

Purpose of Loan Purchase Construction Other (explain): Refinance Construction-Permanent Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.
Year Acquired Original Cost Amount Existing Liens Present Value of Lot Cost of Improvements Total (a + b)
Acquired \$ 6 \$ 6 \$ 6 \$ 6

Complete this line if this is a refinance loan.
Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made to be made
2002 \$ 261949.00 \$ 229,855.00 EQUITY LOAN Cost: \$ 0.00

Title will be held in what Name(s) CHANDRA JOSEPH-LAERT Manner in which Title will be held Estate will be held in:
 Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

SAVINGS/CHECKING

Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable)

CHANDRA JOSEPH-LAERT
Social Security Number Home Phone (incl. area code) Age Yrs. Sch. Social Security Number Home Phone (incl. area code) Age Yrs. Sch.
051-66-0318 (617) 236-2334 33 16

<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. <input type="checkbox"/> 0 <input type="checkbox"/> Ags	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. <input type="checkbox"/> 0 <input type="checkbox"/> Ags
--------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------

Present Address (street, city, state, ZIP) Own Rent 3. 1. No. Yrs. Present Address (street, city, state, ZIP) Own Rent No. Yrs.
30 CEDAR ST
MATTAPAN, MA 02126

If residing at present address for less than two years, complete the following:
Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs.

Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs.

Name & Address of Employer Self Employed Yrs. on this job Yrs. on this job
BOSTON PUBLIC SCHOOL Yrs. employed in this line of work/profession Yrs. employed in this line of work/profession

Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code)
TEACHER/SCHOOL (317) 236-2334

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)
<input type="checkbox"/> Monthly Income \$ <input type="checkbox"/> Monthly Income \$	

Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)
<input type="checkbox"/> Monthly Income \$ <input type="checkbox"/> Monthly Income \$	

Position/Title/Type of Business <input type="checkbox"/> Business Phone (incl. area code) Position/Title/Type of Business <input type="checkbox"/> Business Phone (incl. area code)

Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)
<input type="checkbox"/> Monthly Income \$ <input type="checkbox"/> Monthly Income \$	

Position/Title/Type of Business <input type="checkbox"/> Business Phone (incl. area code) Position/Title/Type of Business <input type="checkbox"/> Business Phone (incl. area code)

Borrower's Signature: Chandra Joseph-Laert Date: Co-Borrower's Signature: Date: Freddie Mac Form 85 10/92
FD-21 (020105) CHL (03/08) VMP MORTGAGE FORMS - (800)821-7223
Page 1 of 4



VMP MORTGAGE FORMS - (800)821-7223

Application 1 OF 1



* 0 3 0 7 8 4 1 6 8 * A * J 1 A 0 0 *

LOAN # 30784188

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Living Expenses	Present	Proposed
Base Empl Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	\$ 0.00	\$ 0.00	\$ 0.00	First Mortgage (P&I)	\$ 1698.45	\$ 2184.88
Bonus**	\$ 0.00	\$ 0.00	\$ 0.00	Other Financing (P&I)	\$ 0.00	\$ 0.00
Commissions	\$ 0.00	\$ 0.00	\$ 0.00	Hazard Insurance	\$ 82.17	\$ 82.17
Dividends/Interest	\$ 0.00	\$ 0.00	\$ 0.00	Real Estate Taxes	\$ 142.98	\$ 142.98
Net Rental Income	\$ 0.00	\$ 0.00	\$ 0.00	Mortgage Insurance	\$ 0.00	\$ 0.00
Other (before exemptions, see the notice in <u>Exemptions</u> other income, below)	\$ 0.00	\$ 0.00	\$ 0.00	Homeowner Assn. Dues	\$ 0.00	\$ 0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Other	\$ 0.00	\$ 0.00
				Total	\$ 1923.60	\$ 2410.03

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income Notice: Attorney, child support, or separate maintenance income need not be reported if the Borrower

is a

(B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

Monthly Amount

STATEMENT OF SPOUSE(S) AND CO-BORROWER(S)

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS	CASH OR MARKET VALUE	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, attorney, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	MONTHLY PAY.	UNPAID BALANCE
Description		Liabilities	\$ Pmt./Mth.	\$
Cash deposit toward purchase held by:	\$ 0	Name and address of Company	\$ Pmt./Mth.	\$
	\$ 0	TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	1698.45	229402.17
		PER MONTH		
		Acct. no. TAXES / INS / MAINT / ETC.	225.15	
		Name and address of Company	\$ Pmt./Mth.	\$
CHECKING	Acct. no. \$ 100.00	SALLIE MAE	131 PMTS. @ 417.00	54702.00
	Name and address of Bank, S&L, or Credit Union		PER MONTH	
CITIZENS				
		Acct. no. 51660318101E		
CHECKING	Acct. no. \$ 4100.00	Name and address of Company	\$ Pmt./Mth.	\$
	Name and address of Bank, S&L, or Credit Union	CITI	48 PMTS. @ 134.00	6458.00
			PER MONTH	
		Acct. no. 542418037078		
401K	Acct. no. \$ 67000.00	Name and address of Company	\$ Pmt./Mth.	\$
	Name and address of Bank, S&L, or Credit Union	MERICA AMERICA BANK NA	60 PMTS. @ 103.00	6280.00
			PER MONTH	
		Acct. no. 543099		
		Name and address of Company	\$ Pmt./Mth.	\$
		SALLIE MAE	87 PMTS. @ 52.00	5455.00
			PER MONTH	
		Acct. no. 51660318103F		
		Name and address of Company	\$ Pmt./Mth.	\$
		CAPITAL ONE BANK	33 PMTS. @ 144.00	4818.00
			PER MONTH	
		Acct. no. 529149223893		
		Name and address of Company	\$ Pmt./Mth.	\$
		SEE ATTACHED		
		Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expenses (child care, union dues, etc.)	\$	
		TOTAL MONTHLY PAYMENTS	\$ 3043.60	
TOTAL ASSETS A	\$ 453200.00	DEBT B	\$ 131119.8	Total Liabilities B \$ 322080.17

Borrower's Signature

Co-Borrower's Signature

Date

X

X

Prudential Mae Form 65 10/92

Sallie Mae Form 1032 10/92

-21 (0201) 5 CHL (03/08)

Application 1 OF 1

Page 2 of 4

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	CHANDRA JOSEPH-LACET	
	Co-Borrower:	Lender Case Number:
		30784188

Instalation	Account #	Payment	Balance
SALLIE Mae, ...	516602181029	47	3975
SALLIE Mae, ...	516603181049	37	3400
WELLS AMERICA BANK NA, ...	322900	53	2432
SEARS, ...	512107181615	10	1846
SALLIE Mae, ...	516603181057	4	456
WELLS FARGO BANK N A, ...	546647202612	10	246
ANEX, ...	-045667509017206	10	17
TRANS/CIRCUIT CITY, ...	120007454674	00	2252

* = Excluded From Ratios

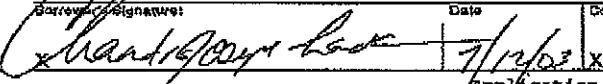
Under Massachusetts statute Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interest in this transaction.

The approximate expiration date of the Note is 09/01/2018. The interest rate is 5.500%

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
	7/16/09		
CHL (09/09)	CHL (09/09)	Application 1 OF 1	Freddie Mac Form 62 10/02 Fannie Mae Form 1008 10/02



LOAN APPLICATION DISCLOSURE ACTNOWLEDGEMENTS

Loan No.:

30784jff
Borrower: Chandra Joseph-Laret
Property: 30 Centre St, Manhattan, NY

Branch A dress:

Application Disclosure Handbook

I/We acknowledge receipt of the Application Disclosure Handbook and further acknowledge the following:

Affiliated Business Arrangement Disclosure Statement

I/We have read the Affiliated Business Arrangement Disclosure Statement. I/We understand that the Lender is referring me/us to purchase services from providers with which it is affiliated and may receive a financial or other benefit as a result of this referral.

Servicing Transfer Disclosure

I/We acknowledge receipt of the Servicing Transfer Disclosure and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

Hazard Insurance Requirements

I/We acknowledge receipt of the Hazard Insurance Requirements and understand that I/we may obtain property insurance from any insurance company that meets the Lender's requirements.

Mortgage Insurance Requirements

If I applied for a loan that requires mortgage insurance, I/we acknowledge receipt of the Mortgage Insurance Requirements and understand that I/we have options on the type of mortgage insurance (MI) available to me/us if the loan for which I/we apply requires it. I/We understand that MI is not available for all types of loans. I/We select the following MI option (please check one):

- Monthly Tax Advantage Mortgage Insurance ("TAMI")
- One-Time Tax Advantage Mortgage Insurance
- Traditional Borrower-Paid Mortgage Insurance ("BPMI")

Notice to Applicant Regarding Title Company and Closing Agent

I/We acknowledge receipt of the Title Company and Closing Agent Notice and select the following option (please check one):

- Agree to allow Countrywide to order title.
- Choose to select the following closing agent:

Name _____

Address _____ City _____ State _____ Zip _____

Title Company _____

Notice to IRS Disclosure

I/We acknowledge receipt of the Notice IRS Disclosure and understand the information explained in the piece. I/We certify that the tax returns submitted to Countrywide are exact duplicates of those submitted to the IRS. I/We give my/our express consent to Countrywide to communicate with the IRS concerning any discrepancies and to give the IRS copies of the tax returns which I/we submitted to Countrywide.

Consumer Handbook on Adjustable Rate Mortgages

If I applied for an Adjustable Rate Mortgage, I/we acknowledge receipt of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages" in my application package.

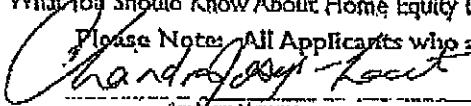
HUD Booklet

If I checked, I/we have received a copy of the booklet titled "Buying Your Home: Settlement Costs and Helpful Information" in my application package.

Home Equity Loans

If I applied for a Home Equity Line of Credit, I/we have received a copy of the brochure titled, "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit" in my application package.

Please Note: All Applicants who are included on the Home Loan application are required to sign below.

Chandra Joseph-Laret 7/12/03

Applicant Signature	Date	Applicant Signature	Date
<u>Chandra Joseph-Laret</u>	<u>7/12/03</u>	<u>Applicant Signature</u>	<u>Date</u>
<u>Chandra Joseph-Laret</u>	<u>7/12/03</u>	<u>Applicant Signature</u>	<u>Date</u>

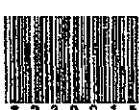
For branch use only

Prepared by T. ZEMETRIUS

UNIFORM RESIDENTIAL LOAN APPLICATION

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

MORTGAGE TYPE AND PROPERTY INFORMATION				Lender Case Number
Mortgage <input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA		Agency Case Number		33977225
Amount: \$360,000.00	Interest Rate: 6.000 %	No. of Months: 180	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): NonConf Fixed 15	Expanded Credit
SUBJECT PROPERTY ADDRESS (STREET, CITY, STATE, ZIP)				No. of Units: 1
76 BLUE HILLS PKWY, MILTON, MA 02186				Year Built: 1974
Legal Description of Subject Property (attach description if necessary)				
SEE LEGAL DESCRIPTION				
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Consolidation Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Complete this line if construction or construction-permanent loan.				
Year Acquired	Original Cost	Amount of Construction	(a) Present Value of Lot	(b) Cost of Improvements
	\$	\$	\$	\$
Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount of Existing Loan	Purpose of Refinance	Describe Improvements made to be made Cost: \$
Title will be held in what Name(s) CHANDRA JOSEPH LACET			Manner in which Title will be held	
			Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)				
SAVINGS / CHECKING				
Borrower's Name (include Jr. or Sr. if applicable) (Co-Borrower's Name (include Jr. or Sr. if applicable))				
CHANDRA JOSEPH LACET				
Social Security Number: 052-66-0318	Home Phone (incl. area code): (617) 658-2338	Age: 33	Yrs. Soc. Sec.: 16	Social Security Number: _____
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower): 0	<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower): 0	
Present Address (street, city, state, ZIP): <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent		2. 0	No. Yrs.: 0	Present Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent
30 CEDAR ST MATTAPAN, MA 02126				No. Yrs.: 0
If residing at present address for less than two years, complete the following:				
Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent		No. Yrs.: 0	Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent		No. Yrs.: 0	Former Address (street, city, state, ZIP): <input type="checkbox"/> Own <input type="checkbox"/> Rent	
EMPLOYMENT INFORMATION				
Name & Address of Employer: BOSTON PUBLIC SCHOOLS	Business Phone (incl. area code): (617) -	Yrs. on this job: 4YRS 1MO	Name & Address of Employer: _____	Business Phone (incl. area code): _____
Yrs. employed in this line of work/profession: 7		Yrs. on this job: _____		
Position/Title/Type of Business: TEACHER / SCHOOL		Position/Title/Type of Business: _____		Business Phone (incl. area code): _____
If employed in current position for less than two years or if currently employed in more than one position, complete the following:				
Name & Address of Employer: _____	Business Phone (incl. area code): _____	Dates (from - to): _____	Name & Address of Employer: _____	Business Phone (incl. area code): _____
		Monthly Income: \$	Monthly Income: \$	
Position/Title/Type of Business: _____		Position/Title/Type of Business: _____		Business Phone (incl. area code): _____
Name & Address of Employer: _____		Dates (from - to): _____	Name & Address of Employer: _____	
		Monthly Income: \$	Monthly Income: \$	
Position/Title/Type of Business: _____		Position/Title/Type of Business: _____		Business Phone (incl. area code): _____
Borrower's Signature: <i>Chand Joseph Lacet</i>		Co-Borrower's Signature: _____		Date: _____
CHL-108/03		VMP MORTGAGE FORMS - 1400/Jan-7251		Fredie Mac Form 85 10/92 Fannie Mac Form 1003 10/92
Application 1 OF 1				



* 2 3 9 8 1 *



* 0 3 9 7 7 2 2 6 * * A * * J 1 A 0 0 *

LOAN # - 33377226						
Quasi Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Living Expenses	Present	Proposed
Base Empl. Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	\$ 0.00	\$ 0.00	\$ 0.00	First Mortgage (P&I)	\$ 0.00	\$ 3037.88
Bonuses	\$ 0.00	\$ 0.00	\$ 0.00	Other Financing (P&I)	\$ 0.00	\$ 0.00
Overtime	\$ 0.00	\$ 0.00	\$ 0.00	Health Insurance	\$ 0.00	\$ 41.67
Dividend/Interest	\$ 0.00	\$ 0.00	\$ 0.00	Real Estate Taxes	\$ 0.00	\$ 250.00
Net Rental Income	\$ 0.00	\$ 0.00	\$ 0.00	Mortgage Insurance	\$ 0.00	\$ 129.00
Other Income (including, see the notes in "Income other income," below)	\$ 0.00	\$ 0.00	\$ 0.00	Homeowner Assn. Dues	\$ 0.00	\$ 0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 0.00	\$ 3458.55

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notes: Alimony, Child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying the loan.

Monthly Amount

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and easily presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Nor Jointly

ASSETS	CASH OR MARKET VALUE	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary, indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	MONTHLY PMT. & MOS. LEFT TO PAY	UNPAID BALANCE
Cash deposit toward purchase held by:		Name and address of Company	\$ Pmt/Mos.	\$
(PROCEEDS FROM REFI)	\$ 30500.00	TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	2184.88 PER MONTH	267400.00
LIST CHECKING AND SAVINGS ACCOUNTS BELOW		Acct. no. TAXES / INS / MAINT / ETC.	225.15	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pmt/Mos.	\$
CITYZENS BANK		SILMA LSCF	131 PMTS. @ 417.00 PER MONTH	54861.00
SAVINGS		Acct. no. 51660318101P		
Acct. no. 35000.00	\$ 225.63	Name and address of Company	\$ Pmt/Mos.	\$
Name and address of Bank, S&L, or Credit Union		SALLIE MAE	131 PMTS. @ 417.00 PER MONTH	54703.00
TRREMONT CREDIT UNION		Acct. no. 51660318101P		
CHECKING		Name and address of Company	\$ Pmt/Mos.	\$
Acct. no. 00000563240	\$ 16.07	FIRST USA BANK N A	50 PMTS. @ 319.00 PER MONTH	15950.00
Name and address of Bank, S&L, or Credit Union		Acct. no. 546647202612		
SEE ATTCHD.		Name and address of Company	\$ Pmt/Mos.	\$
		LCSCNE/3RDPTY	814 PMTS. @ 10.00 PER MONTH	8141.00
		Acct. no. 516603181032		
Life insurance net cash value	\$	Name and address of Company	\$ Pmt/Mos.	\$
Face amount: \$		CITI	48 PMTS. @ 132.00 PER MONTH	6378.00
SUBTOTAL LIQUID ASSETS	\$ 44377.67	Acct. no. 542418037078		
Real estate owned (enter market value from schedule of real estate owned)	\$ 382000.00	Name and address of Company	\$ Pmt/Mos.	\$
Vested interest in retirement fund	\$	SEE ATTACHED		
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job Related Expense (child care, union dues, etc.)	\$	
		TOTAL MONTHLY PAYMENTS	\$ 4351.03	
TOTAL ASSETS \$	\$ 426377.67	NET INCOME \$	\$ -21470.3	Total Liabilities \$ \$ 447848.00

Borrower's Signature:

Date Co-Borrower's Signature: Date

8/06/07

Page 2 of 4

Application 1 OF 1

Form 21 (0201)08 CHL (08/08) 8/06/07

Freddie Mac Form 85 10/02
 Fannie Mae Form 1069 10/02

SCHEDULE OF REAL ESTATE OWNED (If additional properties are owned, use continuation sheet)

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name Creditor Name Account Number

PURCHASE PRICE AND OTHER PAYMENTS		PURCHASE PRICE AND OTHER PAYMENTS		
a. Purchase price	\$ 400000.00	g. If you answer "Yes" to any questions 8 through 1, please give explanation sheet for explanation.		
b. Alterations, improvements, repairs	0.00	h. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
c. Land (if acquired separately)	0.00	i. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
d. Refinances (incl. debts to be paid off)	0.00	j. Have you had property foreclosed upon or given title or deed to it in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
e. Estimated prepaid items	4438.75	k. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
f. Estimated closing costs	3121.00	l. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title, or garnishment or judgments? (This would include such loans as home mortgage loans, VA loans, home improvement loans, educational loans, manufactured (mobile) home loans, car mortgages, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FRA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
g. PMI, MIP, Funding Fee	0.00	m. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
h. Discount (if Borrower will pay)	4500.00	n. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
i. Total costs (add items a through h)	412059.75	o. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
j. Subordinate financing	0.00	p. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
k. Borrower's closing costs paid by Seller	0.00	q. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
l. Other Credits (escrow)	0.00	r. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
OTHER EQUITY		OTHER EQUITY		
ESTATE MONEY		30500.00	s. Do you intend to occupy the property as your primary residence? If "Yes," complete question n below.	<input type="checkbox"/> Yes <input type="checkbox"/> No
PURCHASE PRICE AND OTHER PAYMENTS		PURCHASE PRICE AND OTHER PAYMENTS		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	360000.00	t. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - - principal residence (P1), second home (S2), investment property (IP)? (2) How did you hold title to the property - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (C)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> P1 <input type="checkbox"/> S2 <input type="checkbox"/> IP <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> C	
n. PMI, MIP, Funding Fee financed	0.00			
o. Loan amount (add m & n)	360000.00			
p. Cash from/to Borrower	FOR FHA/VA: (Subtract j, k & o from l) j. k & o from l	21559.75		

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan application will be reviewed by a first mortgage or deed of trust on the property described in this application; (2) the property may not be sold until all amounts due under this application are paid in full; (3) all statements made in this application are made for the purpose of obtaining the loan indicated; (4) communication with the undersigned by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns; (5) the Lender, its agents, successors and assigns will rely on the information contained in this application, and the original copy of this application will be retained by the Lender, even if this loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in this application, and the original copy of this application will be retained by the Lender, even if this loan is not approved; (7) the Lender, its agents, successors and assigns will rely on the information contained in this application, and the original copy of this application will be retained by the Lender, even if this loan is not approved; (8) the Lender, its agents, successors and assigns will rely on the information contained in this application, and the original copy of this application will be retained by the Lender, even if this loan is not approved; (9) the Lender, its agents, successors and assigns will rely on the information contained in this application, and the original copy of this application will be retained by the Lender, even if this loan is not approved; (10) to make products and services available, often at a lower cost or with greater convenience, Lender may privately share some customer and former customer non-public personal information within our family of companies and with respected business partners. To obtain a copy of our privacy policy with information on our policies and practices, please call us at (866) 534-8467. *If you do not wish us to share non-public personal information with these companies, other than sharing transaction and experience within our family of companies, please call us at (866) 534-8467.* By signing below, you authorize us to share this information unless you call to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share non-public personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law.

CERTIFICATION: I/WE certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment, or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages in the hands of my/our agents, employees and assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation which I/WE have made on this application.

Booster's Signature Date Co-Booster's Signature Date
Mark May-East 8/19/03

X **X** **INFORMATION REQUESTED FOR LENDER AND MORTGAGE INSURER**

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which it applies.)

Lender is subject under applicable state law for the particular type of loan applied for.									
BORROWER		CO-BORROWER							
<input type="checkbox"/> I do not wish to furnish this information <input checked="" type="checkbox"/> American Indian <input checked="" type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> Black, not of Hispanic origin <input checked="" type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) _____		<input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) _____					<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) _____		
Race/National Origin:		Race/National Origin:							
Sex: <input checked="" type="checkbox"/> Female		Sex: <input type="checkbox"/> Male					Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		
To be Completed by Interviewer This application was taken by: face-to-face interview									
Interviewer's Name (print or type) SPENCER ADRIENNE Interviewer's Signature Date									
Interviewer's Phone Number (incl. area code) (508) 230-5420									
Name and Address of Interviewer's Employer COUNTRYWIDE HOME LOANS, INC. 670 DEPOT STREET NORTH EASTON, MA 02355-2000									
<input type="checkbox"/> by mail 07/18/2003 <input checked="" type="checkbox"/> by telephone									

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.		Borrower: CHANDRA JOSEPH-LACEY	Agency Case Number:
		Co-Borrower:	Lender Case Number: 33977226

-----Liquid Assets - Financial Institutions-----

Bank Accounts:

Institution Address	Type	Account #	Amount
DURKIN,	401K	B14-1-051-66-0618-	8534.61
CITY OF BOSTON CREDIT UNION,	SAVINGS	68148400	601.34

-----Liabilities-----

Institution	Account #	Payer/ear	Balance
MEGA AMER. . .	549099	103	6280
LCOP/SEURITY. . .	514603181037	72	5937
SALLIE MAE. . .	514603181037	62	5455
LCOP/SEURITY. . .	514603181012	10	4400
LCOP/SEURITY. . .	514603181027	54	4225
SALLIE MAE. . .	514603181027	47	3936
LCOP/SEURITY. . .	514603181042	42	3744
SALLIE MAE. . .	514603181047	37	3400
SEARS. . .	513107151617	35	1911
LCOP/SEURITY. . .	514603181057	5	487
SALLIE MAE. . .	514603181057	4	466
MEGA AMERICA BANK NA. . .	532900	15	148
CAPITAL ONE BANK. . .	529149222292	144	104
MEGA AMERICA BANK NA. . .	549099	15	41
AMEX. . .	-045667503037306	10	32

* = Excluded From Ratios

Under Massachusetts statute Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

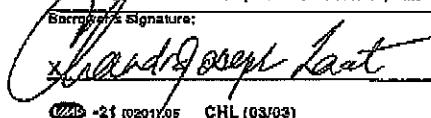
1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interest in this transaction.

The approximate expiration date of the Note is 10/01/2018. The interest rate is 6.000%

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

I/we/s/he/you understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

	Date	Co-Borrower's Signature:	Date
	8/19/03	X	

CHL-21 (020105

CHL (03/03)

Application 1 OF 1
Page 4 of 4

Freddie Mac Form 551052
Fannie Mae Form 10021502

Prepared by: T. ZEMEITUS

COUNTRYWIDE HOME LOANS, INC.

DATE: 08/15/2003
 BORROWER: CHANDRA JOSEPH-LACET
 CASE #:
 LOAN #: 33977226
 PROPERTY ADDRESS: 76 BLUE HILLS PKWY
 MILTON, MA 02186

BRANCH #0000328
 670 DEPOT STREET
 NORTH EASTON, MA 02356-
 (508)230-5420
 Fax No. 1 (508)230-5471

SCHEDULE OF REAL ESTATE OWNED

Page 1 of 1

PROPERTY		TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	OWNER'S SHARE	MARKET VALUE	STATUS	PROPERTY TYPE	PENDING SALE	
KEY MAP#	ADDRESS									
10 CEDAR ST MATTAPAN, MA 02126		CONV	07/12/2003	267400	100	682000	R	2 QT	NO	
<hr/>										
1ST MORTGAGE	CHL , 91101-		30784168	2184.98	267400.00	100.00		267400.00		
2ND LIEN										
3RD LIEN										
RENTAL INCOME	VACANCY ALLOWANCE	TAXES	HEAT	HAZARD	DUES	UTILITIES	PAT	NET RENTAL INCOME		
2800.00	2515	1950.00	142.68	0.00	82.67	0.00	0.00	2185	100.00	-450
PROPERTY		TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	OWNER'S SHARE	MARKET VALUE	STATUS	PROPERTY TYPE	PENDING SALE	
KEY MAP#	ADDRESS									
1ST MORTGAGE										
2ND LIEN										
3RD LIEN										
RENTAL INCOME	VACANCY ALLOWANCE	TAXES	HEAT	HAZARD	DUES	UTILITIES	PAT	NET RENTAL INCOME		
TOTALS	MARKET VALUE	BALANCE	GROSS RENTAL INCOME	NET RENTAL INCOME	EXCESSING MAINTENANCE AND HOA	EXCESSING MAINTENANCE AND HOA	NET RENTAL INCOME			
TOTALS	682000	267400	2600	2185	2185	2185	100.00	-450		

Signature _____ Date _____ Signature _____ Date _____
 Signature _____ Date _____ Signature _____ Date _____

FHA MORTGAGORS ONLY: I hereby certify, under penalty of U.S. Criminal Code, Section 1010, Title 18, U.S.C., that I have included in this schedule all the properties I own and/or have under contract, and that the above figures are true and correct and are submitted for the purpose of obtaining mortgage insurance under the National Housing Act.

NOTE: FHA mortgagors who are purchasing or refinancing a rental property and whose total ownership and contracts to purchase residential properties exceed six units, must submit a map showing the location of these properties if six or more are located in the same city/suburban area.

* Vacancy allowance for FHA loans must be at least 5% of rent. Check with local HUD office. / Copy (page) 28%.

FHA/VA/CONV
 Schedule of Real Estate Owned
 20060105 (08/01)



* 2 3 9 9 1 *



* 0 3 3 9 7 7 2 2 8 * A * 4 2 0 6 5 *

September 2, 2008



Countrywide®

HOME LOANS

COUNTRYWIDE BANK, FSB
OFFICE OF THE PRESIDENT
6400 LEGACY DRIVE, PTX-320
PLANO, TX 75024

Mr. Jovan J. Lacet
Law Offices of Jovan J. Lacet
76 Blue Hills Parkway
Milton, MA 02186

RE: Countrywide Loan Number 030784188 and 033977226

Dear Mr. Lacet:

Your correspondence dated August 18, 2008, regarding the reference Countrywide loans was referred to me in the Office of the President for review and response. This office was established to address customer-sensitive issues and develop strategies to improve our process. As such, we thank you for bringing Mrs. Joseph-Lacet's concerns to our attention.

Our records indicate that Mrs. Joseph-Lacet applied for a cash out refinance transaction on June 3, 2003, for the property located at 30 Cedar Street, Mattapan, MA 02126, Countrywide loan number 030784188. Per the loan application, Mrs. Joseph-Lacet opted for a non conforming 15-year fixed rate loan in order to refinance her primary residence. The interest rate was disclosed as 5.50% with a loan amount of \$267,400.00. Subsequently, the loan application disclosures were mailed and the loan closed and funded with Ms. Joseph-Lacet receiving approximately \$30,772.14 of the proceeds at funding. Our record further reflect that on July 15, 2003, Mrs. Joseph-Lacet applied for another owner-occupied purchase loan, Countrywide loan number 033977226, for the property located at 76 Blue Hills Parkway, Milton, MA 02186. Once again, the loan application disclosures were mailed disclosing the terms and conditions with the loan closing and funding on August 19, 2003.

After thoroughly reviewing the loan files, we find no evidence to support any wrongdoing on Countrywide's part. Per our records, Mrs. Joseph-Lacet was provided with all the loan application disclosures in order to make an educated decision regarding her loan transactions. The interest rate was properly disclosed on both transactions and at no time was your client influenced to take a 15 year loan. In addition, both loan applications were originated and fulfilled through Countrywide and not Full Spectrum Lending as asserted in your correspondence. It is important to note that our review failed to provide any evidence supporting the alleged claims that Countrywide used predatory/deceptive lending practices in connection with the referenced loans. Please be advised that such practices are not tolerated at Countrywide and we have strict policies that prohibit them.

It is also important to note that your client's signatures on the enclosed Loan Application Disclosure Acknowledgements and Uniform Residential Loan Applications confirm that she received, read, understood and agreed to the terms and conditions contained within each document. Therefore, while we value your client's relationship with us, we must respectfully decline your request to refinance your client's existing mortgage loans on the terms and conditions you requested. However, if your client wishes to refinance her existing loans, she may contact our Refinance Department at (866) 439-7631 to see what options are available at this time.

Please be advised that failure to remit timely payments on the referenced loans may adversely affect your client's credit. However, if Mrs. Joseph-Lacet is experiencing difficulties with the monthly payments and needs assistance with the repayment of her Countrywide loans, she may contact our Home Retention Division at (800) 669-6650 for further assistance.

Mr. Jovan J. Lacet
September 2, 2008

Page Two

On behalf of Countrywide, please accept our sincere apologies for any frustration or inconvenience your client may have sustained in connection with this matter. Please be assured that it is never our intention to inconvenience our valued customer and we are truly sorry that we are unable to comply with your client's request.

Sincerely,


Jansinio Estrada
Office of the President

Enclosures



LOAN APPLICATION DISCLOSURE ACKNOWLEDGEMENTS

Loan No. 3397226

Branch Address:

Borrower: Christopher Joseph - facet

BROOKLYN 336

Property: 16 Blue Hills Rd, Milton, MA

02186

Application Disclosure Handbook

02186

I/We acknowledge receipt of the Application Disclosure Handbook and further acknowledge the following:

Affiliated Business Arrangement Disclosure Statement

I/We have read the Affiliated Business Arrangement Disclosure Statement. I/We understand that the Lender is referring me/us to purchase settlement services from providers with which it is affiliated and may receive a financial or other benefit as a result of this referral.

Servicing Transfer Disclosure

I/We acknowledge receipt of the Servicing Transfer Disclosure and understand its contents, as evidenced by my/our signature(s) below.

Hazard-Insurance Requirements

I/We acknowledge receipt of the Hazard Insurance Requirements and understand that I/we may obtain property insurance from any insurance company that meets the Lender's requirements.

Mortgage Insurance Requirements

If I applied for a loan that requires mortgage insurance, I/we acknowledge receipt of the Mortgage Insurance Requirements and understand that I/we have options on the type of mortgage insurance (MI) available to me/us if the loan for which I/we apply requires it. I/We understand that MI is not available for all types of loans. I/We select the following MI option (please check one):

Monthly Tax Advantage Mortgage Insurance ("TAMI")
 One-Time Tax Advantage Mortgage Insurance
 Traditional Borrower-Paid Mortgage Insurance ("BPMI")

Notice to Applicant Regarding Title Company and Closing Agent

I/We acknowledge receipt of the Title Company and Closing Agent Notice and select the following option (please check one):

Agree to allow Countrywide to order title.
 Choose to select the following closing agent:

Name Carol Philbin

Address 9 McMichael Dray

City Pembroke

State MA

Zip 02368

Title Company

Notice to IRS Disclosure

I/We acknowledge receipt of the Notice IRS-Disclosure and understand the information explained in the piece. I/We certify that the tax returns submitted to Countrywide are exact duplicates of those submitted to the IRS. I/We give my/our express consent to Countrywide to communicate with the IRS concerning any discrepancies and to give the IRS copies of the tax returns which I/we submitted to Countrywide.

Consumer Handbook on Adjustable Rate Mortgages

If I applied for an Adjustable Rate Mortgage, I/we acknowledge receipt of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages" in my application package.

Home Equity Loans

If I applied for a Home Equity Line of Credit, I/we have received a copy of the brochure titled, "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit" in my application package.

Please Note: All Applicants who are included on the Home Loan application are required to sign below.

Carol Philbin - facet
Applicant Signature

7/16/03
Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

For branch use only

I certify that the above items were:

Hand delivered

Mailed to the Applicant(s) on:

Date 7/16/03

Lender Representative Christopher Joseph - facet

7/16/03